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SELLING OFF AT COST.

Great bargains in DRY GOODS and

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12 1/2 cts. Sea Island, 4 Brown Shirting

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Cambric Handkerchiefs, fine, 10 cts.

Cottons, 80 cts. per dozen, Hose 20

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Shoes, very low, Bedtick 15 cts., Laces

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The Citizens' Bank

OF SOUTH CAROLINA,

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Will pay 7 PER CENT. INTEREST on SPECIAL DEPOSITS and 6 PER CENT. on SAV-

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Are almost daily receiving additions to their large Stock of

GENERAL MERCHANDISE

BROWN COTTONS AND DOMESTICS.

Now in store, purchased before the advance.

Just received a full Stock of

BOOTS AND SHOES.

ALSO,

HARDWARE, NAILS, &c., together with

AGRICULTURAL IMPLEMENTS, for farming purposes.

GROCERIES in full Stock, consisting in part of

BACON AND DRY SALT MEAT.

FLOUR of the well-known brands.

SUGAR AND COFFEE which defy competition in price and quality

Agents for

ATLANTIC PHOSPHATE,

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Manipulated Guano,

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LIME, LAND PLASTER, &c., constantly on hand.

We are also agents for well-known FIRE AND LIFE INSURANCE

COMPANIES:

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And last, but not least, the celebrated

SINGER'S FAMILY SEWING MACHINES, an exhibit is sufficient.

We have and do sell the goods.

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WILHELM THEODOR MULLER

HAS REPLENISHED HIS STOCK OF Eatables, &c.

FIVE KINDS OF IRISH SEED POTATOES.

ANOTHER LOT THOSE FINE TONGUES.

DUTCH HERRINGS,

LIMBURGER KASE,

BALTIMORE BALONYS,

SHADINES,

FINE BALTIMORE CANDIES.

LEAF LARD, A. No. 1—in 3 pound, 5 pound, and 10 pound cans.

LARGE LOT OF

SHOES, DRY SALT AND SMOKED SIDES,

Western and Augusta Flour,

Another Lot of 10 cent Hams,

GRIST AND MEAL.

All packages delivered free of charge.

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NEW PRICES!!!

OPPOSITE J. P. HARLEY'S.

I take great pleasure in informing my numerous Customers and the Citizens of

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"TREADWELL CORNER"

Hereafter to be known as

Meroney's Corner,

And am now opening a choice and varied stock of goods, consisting in part of

BACON, Lard, Flour, Molasses, Syrups,

Sugars, Coffee, Mackerel, Cann Goods of every description,

Confectioneries, Pickles, Catsups, Tobaccos.

SEGARS FROM 2 1-2 TO 15 CENTS.

Fruits, Nuts, Crackers, Jellies, Sardines, Soap, Candies, Self-

Raising Flour, Herrings, Raisins, Potatoes, Pipes, &c.

THE BAR is situated in the rear of the Store, and is furnished in the

most Modern Style, with the choicest Wines, Champagne Cider, Ale, Beer and

Liquors of all kinds.

I can and do sell goods cheaper than they can be bought elsewhere in Orange-

burg. Come one! come all! and give me a call.

apl 3-tf

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DRUGS, MEDICINES, CHEMICALS,

FINE TOILET SOAPS, FANCY HAIR AND TOOTH

BRUSHES, PERFUMERY AND FANCY TOILET ARTICLES,

TRUSSES AND SHOULDER BRACES,

GRASS AND GARDEN SEEDS,

PAINTS, OILS, VARNISHES, AND DYE STUFFS,

Letter-Paper, Pens, Ink, Envelops, Glass, Putty, Carbon Oil, Lamps and Chimneys

Physicians' Prescriptions, Accurately and Promptly

filled.

THE UNIVERSAL LIFE

INSURANCE COMPANY,

69 Liberty Street, New York.

The Original Stock Life Insurance Company of the United States.

OFFICERS:

WILLIAM WALKER, President.

HENRY J. FURBER, Vice-President.

GEORGE L. MONTAGUE, Actuary.

JOHN H. BEWLEY, Secretary.

D. W. LAMBERT, M. D., Medical Exam-

iner.

This Company Offers the Following Important Advantages to those About

Effecting Insurance on their Lives.

1st. Insurance at Stock Rates, being from 20 to 30 Per Cent. less than the Rates charged by

Mutual Companies.

2d. Each Policy-holder is regarded as a Stockholder to the extent of one Annual Premium

on his Policy, and will share in the Profits of the Company to the same extent as a Stockholder

owning an equal amount of the Capital Stock.

3d. Every Policy issued by the Company is non-forfeitable, and contains a Clause stating its

exact Surrender Value.

BEFORE INSURING YOUR LIFE OR ACCEPTING THE AGENCY OF ANY COMPANY

READ THE FOLLOWING:

A lengthened experience has demonstrated that the rates of Premium ordinarily charged by

Life Insurance Companies are from twenty-five to thirty per cent. in excess of what are necessary

for a safe and legitimate conduct of the business. In other words, carefully and prudently man-

aged Companies charging "Mutual" rates have been able to return to their Policy-holders from

25 to 30 per cent. of the amount charged for premiums.

When Life Insurance Companies were first organized, the reliability of the data upon which

the premiums were constructed had not undergone the test of experience. It was thought, there-

fore, no more than common prudence to adopt a scale of premiums which would, in any event,

meet all the presumed and unforeseen contingencies of the business.

As long as the matter was involved in some doubt, it was better to fix the rate too high than to

incur the risk of making it too low; because, in the former case, the error could be easily reme-

diated, at least in part, by returning to the policy-holders, at certain intervals, such portions of the

premium charged as was found unnecessary for the purposes of the business and the complete

security of the Company.

Experience, however, having satisfactorily demonstrated that these rates are excessive, what

possible excuse can there be for maintaining them?

Availing themselves of this experience, the Directors and Manager of the Universal Life In-

surance Company at its organization, adopted a scale of premiums in accordance therewith, and

which has proved to be fair and adequate, and all that was necessary to meet the requirements of

the business. These premiums are about twenty-five per cent. lower than those charged by Mu-

tual Companies.

It also appeared, inasmuch as the rates so established were as near as could possibly be deter-

mined fair rates, and not in excess of what insurance has previously cost the policy-holders in

Mutual Companies, that any profits arising from prudent management fairly and properly be-

longed to the stockholders of the Company, for the risk incurred by them in underwriting the

business.

Experience has shown that there are sources of profit in the practice of the business which

theory will not admit of being considered as elements in the calculation of the premiums. These

result from a saving in the mortality of the members of a Company owing to the medical selection

of good lives, a gain in interest on the investments of the Company over that assumed in

the calculation of its premiums, the profits derivable from the lapsing and surrender of Policies

by the members, and from other minor sources.

Profits from these sources, in a company possessed of a capital of \$200,000, and doing a fair

amount of business, would give to the stockholders dividends largely in excess of what were

counted on by the Directors of the Universal at the time of its organization. They have, there-

fore, determined to divide among the policy-holders of the Company a large part of the profits

accruing from the sources named, all of which have heretofore been divided among the stock-

holders.

The plan adopted for such dividends is as follows: Every person who may hereafter insure

with the Universal will, for the purpose of division, be treated as a stockholder to the extent of

one Annual Premium upon his Policy; and will share in the profits of the Company to precisely the

same extent as a Stockholder owning an equal amount of the capital stock.

By this system of Insurance, original with the Universal, the policy-holder secures the follow-

ing important advantages:

FIRST. Insurance at the regular "Stock" rates, requiring a primary outlay of about twenty

to thirty per cent. less than that charged by Mutual Companies, and which is equivalent to a

yearly "dividend" paid in advance of that amount on mutual rates. This low cost of insurance

is worthy of attention. Since its organization this company has received its premiums from its

policy-holders the sum of \$1,517,000. To effect the same amount of insurance in a Mutual Com-

pany would have cost them an initial outlay of \$2,000,000. By allowing its policy-holders to re-

tain in their own possession this excess of \$483,000, the Universal has virtually paid them a

"dividend" of \$483,000, and paid it, too, in advance, instead of at the end of one or more years.

It is impossible to find any example of a Mutual Company furnishing insurance at so low a cost

by returning to its